

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

COLLEEN M ZELLER

Debtor(s)

Case No. 08-17795

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/10/2008.
- 2) The plan was confirmed on 10/28/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/27/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/26/2010.
- 5) The case was converted on 11/06/2012.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,950.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$43,106.17
Less amount refunded to debtor	\$499.85

NET RECEIPTS: **\$42,606.32**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,330.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,038.17
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,368.17**

Attorney fees paid and disclosed by debtor: \$2,450.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	Unsecured	1,200.00	NA	NA	0.00	0.00
ALLIANT CREDIT UNION	Unsecured	643.00	NA	NA	0.00	0.00
ALLIANT CREDIT UNION	Unsecured	500.00	490.44	490.44	7.37	0.00
AMERICAN COLLECTION	Unsecured	229.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	50.00	NA	NA	0.00	0.00
AT&T MOBILITY LLC	Unsecured	75.00	NA	NA	0.00	0.00
AT&T MOBILITY LLC	Unsecured	180.00	NA	NA	0.00	0.00
BANK OF NEW YORK	Secured	NA	800.00	800.00	800.00	0.00
CITIFINANCIAL	Unsecured	247.00	NA	NA	0.00	0.00
CITIZENS BANK	Secured	1,285.55	1,285.55	1,285.55	1,285.55	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	125.00	NA	NA	0.00	0.00
DIRECT TV	Unsecured	302.00	NA	NA	0.00	0.00
FINANCIAL ASSET MGNT	Unsecured	114.00	NA	NA	0.00	0.00
HSBC	Unsecured	13,095.00	NA	NA	0.00	0.00
KANE COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
NUVELL CREDIT COMPANY LLC	Unsecured	24,368.00	20,286.29	20,286.29	304.70	0.00
OCWEN LOAN SERVICING LLC	Secured	37,559.61	35,672.24	35,672.24	35,672.24	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,431.00	8,431.14	8,431.14	126.64	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,561.00	1,561.57	1,561.57	23.46	0.00
SBC AMERITECH	Unsecured	115.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	381.00	402.81	402.81	6.05	0.00
SHORT TERM LOAN	Unsecured	808.50	808.50	808.50	12.14	0.00
SPRINT NEXTEL	Unsecured	391.00	NA	NA	0.00	0.00
VILLAGE OF CARPENTERSVILLE	Unsecured	251.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$36,472.24	\$36,472.24	\$0.00
Debt Secured by Vehicle	\$1,285.55	\$1,285.55	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$37,757.79	\$37,757.79	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$31,980.75	\$480.36	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,368.17</u>
Disbursements to Creditors	<u>\$38,238.15</u>
TOTAL DISBURSEMENTS :	<u>\$42,606.32</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/20/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.